

**Information to identify the case:**

Debtor 1	<u>Kelli Caldwell</u>	Social Security number or ITIN	xxx-xx-6585
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-17269-RG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kelli Caldwell

4/19/24

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kelli Caldwell  
Debtor

Case No. 23-17269-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 19, 2024

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2024:

Recip ID	Recipient Name and Address
db	Kelli Caldwell, 307 Prospect Ave, Apt 5D, Hackensack, NJ 07601-2532
520004263	Barclays Bank De/Northstar location svc, 4285 Genesee St, Cheektowaga, NY 14225-1943
520101052	Baridge House Associates, 307 Prospect House, Hackensack, NJ 07601
520004264	Bergdorf Goodman/Capital One, PO Box 673, Minneapolis, MN 55440-0673
520004272	Department of Finance, PO Box 469046, Escondido, CA 92046-9046
520004273	Department of Treasury/IRS, 8212 Hamilton Ave, Cincinnati, OH 45231-2326
520004277	+ First National Bank, The Bureaus, 650 Dundee ED Ste 370, Northbrook, IL 60062-2757
520004279	+ ISN Corporation, 2000 N Classen Blvd Ste 3200, Oklahoma City, OK 73106-6034
520004280	JetBlue Barclay Bank Delaware, PO Box 19899, Wilmington, DE 19801
520004293	Synco/PPC, PO Box 530975, Orlando, FL 32801
520004298	The Port Authority of NY/NJ, PO Box 149001, Staten Island, NY 10314-9001
520004299	Toll Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
520004300	# Tromberg, Morris & Pulin, PLLC, 1515 S Federal Hwy Ste 100, Boca Raton, FL 33432-7404
520004302	US BANK-NJ-Indirect Lending, PO Box 790179, Saint Louis, MO 63179-0179
520004303	Walmart/Capital One, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 19 2024 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 19 2024 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520004259	Email/PDF: AffirmBKNotifications@resurgent.com	Apr 19 2024 20:59:08	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
520049998	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2024 20:58:30	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004260	Email/Text: kristin.villneauve@allianceoneinc.com	Apr 19 2024 20:53:00	Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
520004261	Email/Text: kristin.villneauve@allianceoneinc.com	Apr 19 2024 20:53:00	AllianceOne Receivables Management Inc., PO Box 3100, Southeastern, PA 19398-3100
520004265	+ EDI: CITICORP	Apr 20 2024 00:36:00	Bloomington/Citibank, PO Box 6789, Sioux Falls, SD 57117-6789
520004267	EDI: PHINGENESIS	Apr 20 2024 00:36:00	CB Indigo/GF, PO Box 4499, Beaverton, OR

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520004266	EDI: CAPITALONE.COM	Apr 20 2024 00:36:00	97076-4499 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
520019166	+ EDI: AIS.COM	Apr 20 2024 00:36:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520004268	EDI: CITICORP	Apr 20 2024 00:36:00	Citibank, PO Box 6181, Sioux Falls, SD 57117-6181
520004269	EDI: CITICORP	Apr 20 2024 00:36:00	Citibank, N.A., 5800 S Corporate Pl # PALCE MAIL CODE 23, Sioux Falls, SD 57108-5027
520023831	EDI: Q3G.COM	Apr 20 2024 00:36:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
520021298	EDI: CITICORP	Apr 20 2024 00:36:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520004270	^ MEBN	Apr 19 2024 20:48:39	CoastalcommProsper, 221 Main St Ste 300, San Francisco, CA 94105-1909
520004271	Email/PDF: creditonebknotifications@resurgent.com	Apr 19 2024 20:58:46	Credit One Bank USA, PO Box 98873, Las Vegas, NV 89193-8873
520004274	EDI: DISCOVER	Apr 20 2024 00:30:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
520010053	EDI: DISCOVER	Apr 20 2024 00:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520004275	Email/Text: bknotice@ercbpo.com	Apr 19 2024 20:56:00	ERC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
520004276	EDI: PHINGENESIS	Apr 20 2024 00:36:00	FEB Destiny/GF, PO Box 4499, Beaverton, OR 97076-4499
520004278	+ EDI: AMINFOFP.COM	Apr 20 2024 00:36:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
520004281	Email/Text: customerservice.us@klarna.com	Apr 19 2024 20:54:00	Klarna Inc, 629 N High St Ste 300, Columbus, OH 43215-2025
520047105	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2024 20:58:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520004282	Email/Text: NY-Bankruptcy@lgbs.com	Apr 19 2024 20:55:00	Linebacker Goggan Blair & Sampson, LLP, 61 Broadway Rm 2600, New York, NY 10006-2840
520004283	Email/Text: BKNotice@ldvlaw.com	Apr 19 2024 20:55:00	Lyons, Doughty & Veldhuis, P.C., 136 Gaither Dr Ste 100P, Mount Laurel, NJ 08054-1725
520004286	Email/Text: EBN@Mohela.com	Apr 19 2024 20:54:00	Mohela-Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
520004284	+ EDI: CITICORP	Apr 20 2024 00:36:00	Macy's/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
520059983	+ EDI: AISMIDFIRST	Apr 20 2024 00:30:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520050047	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 19 2024 20:56:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520004285	EDI: AISMIDFIRST	Apr 20 2024 00:30:00	Midland MTG/ MIDFIRST BANK, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
520004288	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 19 2024 20:54:00	NJ E-ZPASS, PO Box 4971, Trenton, NJ 08650-4971
520063336	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 19 2024 20:54:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
520067918	+ EDI: JEFFERSONCAP.COM		

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		Apr 20 2024 00:36:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520004287	EDI: CAPITALONE.COM	Apr 20 2024 00:36:00	Neiman Marcus/Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520004289	+ Email/Text: bnc@nordstrom.com	Apr 19 2024 20:55:34	Nordstrom TD Bank, 13531 E Caley Ave, Englewood, CO 80111-6505
520065838	EDI: PRA.COM	Apr 20 2024 00:36:00	Portfolio Recovery Associates, LLC, c/o Paypal Credit, POB 41067, Norfolk VA 23541
520067630	EDI: PRA.COM	Apr 20 2024 00:36:00	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
520004291	Email/Text: signed.order@pfwattorneys.com	Apr 19 2024 20:54:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
520004290	EDI: PRA.COM	Apr 20 2024 00:36:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
520067844	+ EDI: JEFFERSONCAP.COM	Apr 20 2024 00:36:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520031624	EDI: Q3G.COM	Apr 20 2024 00:36:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
520031623	EDI: Q3G.COM	Apr 20 2024 00:36:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
520004292	EDI: SYNC	Apr 20 2024 00:30:00	Syncb/JCPenny, PO Box 965007, Orlando, FL 32896-5007
520004294	EDI: SYNC	Apr 20 2024 00:30:00	Syncb/ToysRUS, PO Box 965036, Orlando, FL 32896-5036
520004295	EDI: PHINGENESIS	Apr 20 2024 00:36:00	TBOM/Milestone, PO Box 4499, Beaverton, OR 97076-4499
520068490	+ Email/Text: bncmail@w-legal.com	Apr 19 2024 20:56:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520004296	EDI: WTRRN BANK.COM	Apr 20 2024 00:36:00	TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
520004297	EDI: CITICORP	Apr 20 2024 00:36:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
520024634	EDI: USBANKARS.COM	Apr 20 2024 00:36:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
520005226	Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Apr 19 2024 20:58:57	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520004301	Email/Text: BAN5620@UCBINC.COM	Apr 19 2024 20:54:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
520061837	+ EDI: AIS.COM	Apr 20 2024 00:36:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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520004262 ##

Apothaker Scian P.C., 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2024 at the address(es) listed below:

Name	Email Address
David E. Mayland	on behalf of Debtor Kelli Caldwell dm@strasserlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Donald V. Biase	dbiase4236@gmail.com dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com;ecf.alert+Biase@titlexi.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4